

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division

IN RE:

ONEKA L. NORTON

Debtor(s)

3101 Dale Ave. #3
Colonial Heights VA 23834

CASE NO.: 13-36362-KRH

Chapter 13

Last four digits of Social Security or Individual
Taxpayer Identification (TIN) No(s). (if any): 0020

NOTICE OF OBJECTION TO CLAIM

Jessica L. Fellows and America Law Group, Inc., t/a Debt Law Group, PLLC have filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the Objection, or if you want the court to consider your view on the Objection, then on or before **3/19/2014** you or your attorney must:

[X] File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the Court for filing, you must mail it early enough so that the court will receive it on or before the date stated above:

Clerk of Court
United States Bankruptcy Court
701 E. Broad St.
Richmond, VA 23219

[] Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.**

[] Attend the hearing on the motion schedule to be held on _____ at _____ M. at the United States Bankruptcy Court, 701 E. Broad Street, Room _____, Richmond, VA 23219.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

You must also mail a copy to:

Jessica L. Fellows, Esq.
The America Law Group, Inc.
2312 Boulevard
Colonial Heights, VA 23834

If you, or your attorney, do not take these steps, the court may decide that you do not oppose the objection to your claim.

Date: 2/17/2014

/s/ Jessica L. Fellows
Jessica L. Fellows, Esq.
VSB# 82095
2312 Boulevard
Colonial Heights, VA 23834
(804) 520-2428
(804) 318-3806 (fax)
Counsel for Debtor

Certificate of Service

I certify that on February 17, 2014, a copy of this Notice of Objection to Claim was mailed, first class, postage prepaid, faxed, or electronically transmitted to Carl M. Bates, Chapter 13 Trustee, P.O. Box 1819, Richmond VA 23218, The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225, and all other necessary parties.

/s/ Jessica L. Fellows
Jessica L. Fellows, Esq.

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OBJECTION TO CLAIM

The objecting party objects to the following claim in this case:

Claimant's Name: Virginia Credit Union

Claim #: 3

Amount: \$197.25

DETAILED BASIS OF OBJECTION INCLUDING GROUNDS FOR OVERCOMING ANY
PRESUMPTION UNDER RULE 3001(f):

1. Debtor's car has a value of approximately \$8,600.00 based on NADA Clean Retail.
2. Debtor's car has a value with a range of approximately \$7,459.00 to \$8,737.00 based on Kelley Blue Book Buy from a Dealer.
3. Virginia Credit Union filed a Proof of Claim (Claim #4) for the car loan with a balance of \$9,516.19.
4. There is no equity in the vehicle permitting an otherwise unsecured cross-collateralized loan to attach to any equity.
5. The claim should be disallowed as secured, but allowed as unsecured.

DATED: 2/17/14

/s/ Jessica L. Fellows
Jessica L. Fellows, Esq.
2312 Boulevard
Colonial Heights, VA 23834
804-520-2428 (ph)
804-318-3806 (fax)
VSB # 82095

Certificate of Service

I certify that on February 17, 2014, a copy of this Objection to Claim was mailed, first class, postage prepaid, faxed, or electronically transmitted to Carl M. Bates, Chapter 13 Trustee, P.O. Box 1819, Richmond VA 23218, The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225, and all other necessary parties.

/s/ Jessica L. Fellows
Jessica L. Fellows, Esq.

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PROPOSED ORDER

There having been no opposition to the herein objection to claim number 3, the claim of Virginia Credit Union in the amount of \$197.25 and the Court having considered the objection and determined the sufficiency of the claim, it is hereby

ORDERED the claim is:

☐

DISALLOWED

☐

ALLOWED AS A TIMELY FILED CLAIM IN THE
AMOUNT OF \$_____

☐

ALLOWED AS A TARDILY FILED CLAIM IN THE
AMOUNT OF \$_____

☒

OTHER: MODIFIED TO UNSECURED RATHER
THAN SECURED

I ask for this:

/s/ Jessica L. Fellows

Jessica L. Fellows, Esq. VSB# 82095

Counsel for Debtor

Entered on Docket _____

U.S. Bankruptcy Judge

CERTIFICATE OF SERVICE

I certify that on February 17, 2014, a copy of this Proposed Order was mailed, first class, postage prepaid, faxed, or electronically transmitted to Carl M. Bates, Chapter 13 Trustee, P.O. Box 1819, Richmond VA 23218, The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225, and all other necessary parties.

/s/ Jessica L. Fellows
Jessica L. Fellows